

What's New?

From the Benefits and Entitlements Service Team (BEST)

10 Feb 04

Thrift Savings Plan Participant Statements for the Quarter Ending 31 Dec 03 are now available to view or print in the Account Access section of the TSP Web site (www.tsp.gov). This statement covers the period 1 Oct to 31 Dec 03.

Changes to the Thrift Savings Plan Loan Program

In a new *Highlights* issued in January 2004, the Thrift Savings Plan announced the following changes to the TSP loan program effective 1 Jul 04. The changes are:

- A \$50 fee will be deducted from the amount of each new loan.
- You will no longer be able to have two general purpose loans at the same time. You will still be able to have one general purpose loan and one residential loan.
- When you pay off one loan, you will not be eligible to apply for another loan for 60 days.

The Jan 04 *Highlights* is available for review on the web at www.tsp.gov/forms/high04a.pdf.

Thrift Savings Plan Rates of Return Posted for Jan 04. The following chart of G, F, C, S, and I Fund returns represent the change in their respective share prices for the month of Jan 04. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in () are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at www.tsp.gov and click on Rates of Returns.

| | G Fund | F Fund | C Fund | S Fund | I Fund |
|---|--------|--------|--------|--------|--------|
| January 2004 | 0.29% | 0.80% | 1.80% | 3.53% | 1.32% |
| <u>Last 12 Months</u> (2/1/2003 - 1/31/2004) | 4.06% | 4.84% | 34.44% | 51.53% | 45.94% |